



Order Filed on February 23, 2021
by Clerk
U.S. Bankruptcy Court
District of New Jersey

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

Caption in Compliance with D.N.J. LBR 9004-1(b)

The Law Offices of S. Daniel Hutchison
135 N. Broad Street
Woodbury, NJ 08096
Phone: 856-251-1235

S. Daniel Hutchison, Esq.
Attorney for Debtor(s)

In Re:

Ralph A. Cruz Jr.

Case No: 17-11282

Chapter: 13

Hearing Date: 02/23/2021

Judge: JNP

ORDER ON MOTION TO CANCEL AND DISCHARGE:

☐ MORTGAGE ☒ LIEN ☐ OTHER (specify) _____

The relief set forth on the following page is hereby **ORDERED**.

DATED: February 23, 2021



Honorable Jerrold N. Poslusny, Jr.
United States Bankruptcy Court

The debtor(s) having filed a Motion to Cancel or Discharge Mortgage or Lien, and the court having considered any objections filed, it is hereby ORDERED that:

☐ The debtor's motion is denied.

☒ The debtor's motion is granted, and the Mortgage or Lien referenced below is hereby cancelled, voided, and/or discharged of record and a certified or exemplified copy of this Order shall be recorded by the Clerk or Register of Deeds with whom the original mortgage or lien was recorded.

Description of Real Property:

Location (Street Address) 103 Salina Road, Sewell NJ 08080

Description of Mortgage/Judgment Lien:

- a. Original Mortgagee/Lienholder: Discover Bank
- b. Current Assignee: N/A
- c. Current Servicer: N/A
- d. Date of Mortgage/Lien: on or about October 13, 2009
- e. Date of Recordation: on or about October 13, 2009
- f. Place of Recordation: Clerk, Superior Court of New Jersey
 - i. ~~Mortgage Book~~: Docket No: DC-5452-09
 - ii. ~~Page~~: Judgment No: Unknown
- g. Original Principal Balance of Mortgage/Lien: \$ 11,772.56

**NOTE TO RECORDING OFFICER: THIS ORDER MUST BE
CERTIFIED BY THE BANKRUPTCY COURT WITH THE
APPROPRIATE SEAL BEFORE IT MAY BE RECORDED**

rev.12/1/17

In re:
Ralph A. Cruz, Jr.
Debtor

Case No. 17-11282-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Feb 23, 2021

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 25, 2021:

Recip ID	Recipient Name and Address
db	+ Ralph A. Cruz, Jr., 103 Salina Road, Sewell, NJ 08080-1684

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 25, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 23, 2021 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor MTGLQ INVESTORS L.P. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Elizabeth K. Holdren	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing as servicer for Mill City Mortgage Loan Trust 2018-4 eholdren@hillwallack.com jhanley@hillwallack.com; hwbknj@hillwallack.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Melissa N. Licker	on behalf of Creditor Mill City Mortgage Loan Trust 2018-4 NJ_ECF_Notices@mccalla.com mccallaecf@ecf.courtdrive.com
S. Daniel Hutchison	

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on behalf of Debtor Ralph A. Cruz Jr. sdhteamlaw@outlook.com,
backupcourt@outlook.com;sdhlawpara1@outlook.com;hutchisonsr39026@notify.bestcase.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7